

ABSTRACT OF THE DISCLOSURE

This invention is directed to a highly reliable method of credit guarantee in electronic commerce transactions through an interconnected network. The method involves substitute-billing by the settlement agency for transaction payment accrued in the electronic commerce transaction between the member computer 10 registered in the settlement agency and the shop server 20b operated by the product selling entity, the transaction approval server 20c that maintains the identity information of many settlement agencies and many product selling agencies is in data communication with the member maintenance server 20a and the shop server 20b, and provides the identity information of the other party to both servers 20a and 20b in a timely manner, and maintains the transaction evidence by maintaining the order number, which was issued for each transaction, and the contents of such transaction.